

FIG. 1

LOYALTY REWARD PROGRAM FOR REDUCING  
THE BALANCE OF A LOAN OBLIGATION

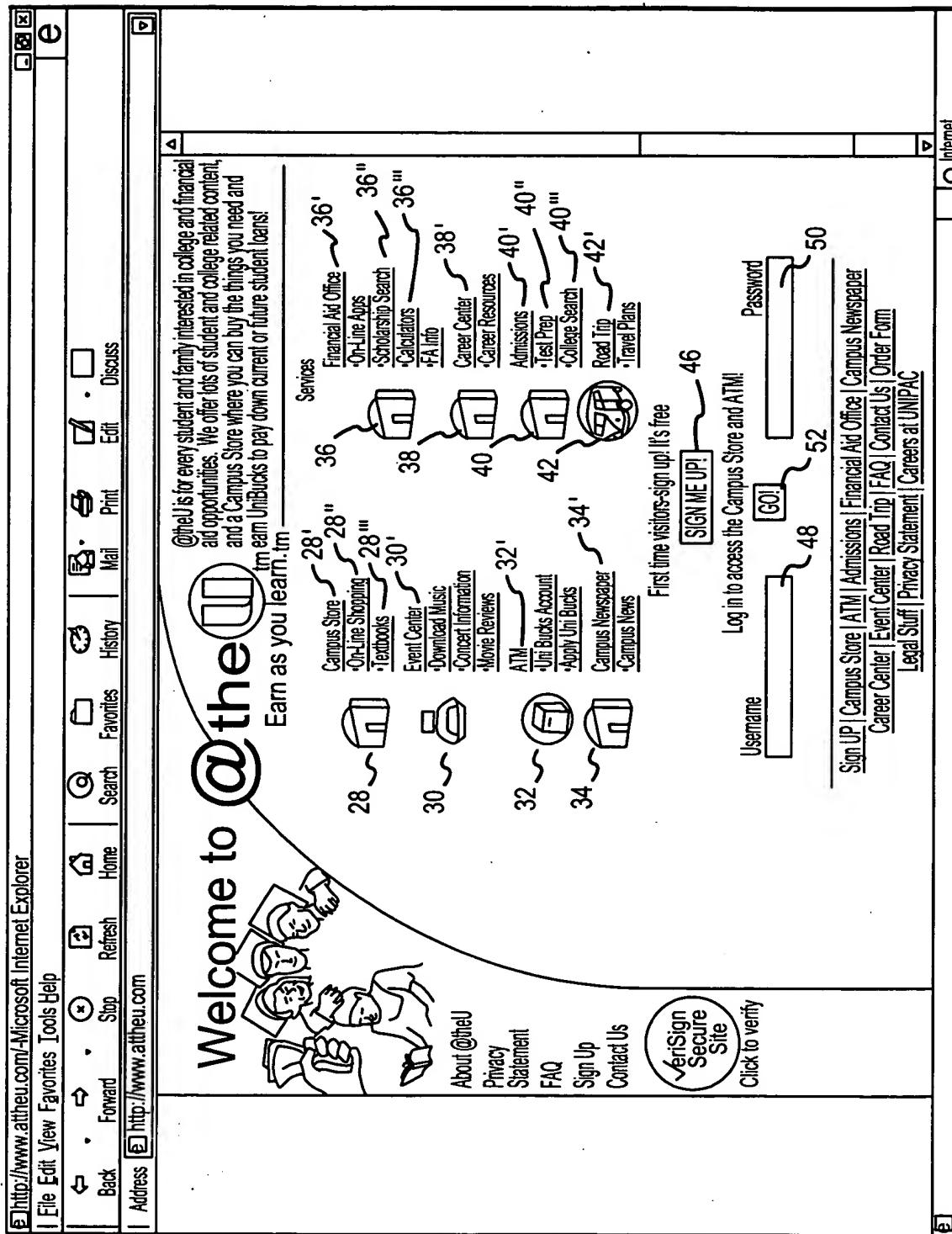
K. Jon Kern et al.

Application No. 09/677,401

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FIG. 2



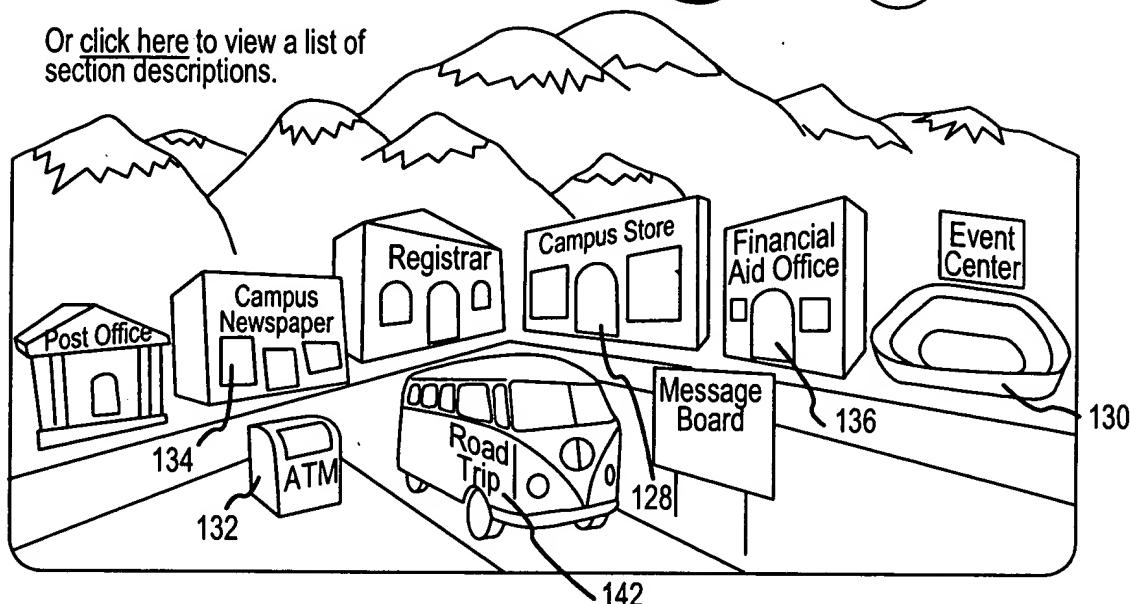
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## Welcome to



> Point your mouse to any of the buildings on the @theU campus to view a description of the sections.

Or [click here](#) to view a list of section descriptions.



@theU is an entirely original web site with free membership to current and prospective college students as well as their family members and friends. @theU is also the first internet site in the nation that has a loyalty program that members can use to reduce the balance of a student's loan. You are just a click away from filling out an application for a student loan, searching for scholarship information, purchasing books/CDs/clothing and other items in the mall, making travel arrangements, and much more. Move your mouse pointer over the objects in the @theU picture for an overview of each area or come in and visit our web community. @theU has it all!

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Returning members please sign in below to earn UniBucks.

Username

148

SUBMIT

152

Password

150

 UNIPAC<sup>sm</sup>



[Registrar Office](#) | [Campus Store](#) | [ATM](#) | [Financial Aid Office](#) | [Campus Newspaper](#)  
[Event Center](#) | [Road Trip](#) | [Message Board](#) | [Post Office](#) | [Order Form](#)

FIG.3

LOYALTY REWARD PROGRAM FOR REDUCING  
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FIG. 4

http://www.attneu.com/Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites History Mail Print Edit Discuss

Address http://www.attneu.com

@theU

About @theU Contact Us FAQ Sign Up

Download Music

Download music by your favorite artist. Use the Search feature if you already know exactly what you are looking for or browse the directory based on musical style. We make it easy to find the music that interests you!

You will not earn UniBucks for purchases made in the event center.

Music Content Provider

search:  Enter Artist

Find free downloadable music!

Home | Big Shots | Hot Today | What's New | Add an Artist | Help

• Rock/Pop	• Rap/Hip Hop	• Jazz	• World/Reggae
• Alternative	• Country	• Blues	• Classical
• Electronica	• Soul/R&B	• Folk	• Sacred/Gospel

Campus Store

- On-Line Shopping
- Textbooks

Career Center

- Career Resources

Event Center

- Download Music
- Concert Information
- Movie Reviews

Financial Aid Office

- Types of FA
- FA Process
- FA Calendar
- Scholarships
- Calculators
- On-Line Applications:
- Federal Loans
- Private Loans
- Borrower Responsibilities

Newspaper

- Campus News

Road Trip

- Travel Plans

Done

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FIG. 5

Figure 5 shows a screenshot of a Microsoft Internet Explorer browser window displaying the website [http://www.attheu.com/event\\_center/concert\\_info/](http://www.attheu.com/event_center/concert_info/). The page is titled 'Concert Information' and features a cartoon illustration of three people at a concert.

The browser's menu bar includes: File, Edit, View, Favorites, Tools, Help, Back, Forward, Stop, Refresh, Home, Search, Favorites, History, Mail, Print, Edit, and Discuss.

The address bar shows the URL [http://www.attheu.com/event\\_center/concert\\_info/](http://www.attheu.com/event_center/concert_info/).

The page content includes:

- Links on the left: @theU, Campus Store, On-Line Shopping, Textbooks, Career Center, Career Resources, Event Center, Download Music, Concert Information, Movie Reviews, Financial Aid Office, Types of FA, FA Process, FA Calendar, Scholarships, Calculators, On-Line Applications, Federal Loans, Private Loans, Borrower Responsibilities, Newspaper, Campus News, Road Trip, Travel Plans.
- Links on the right: Sign Up, Campus Store, ATM, Admissions, Financial Aid Office, Campus Newspaper, Career Center, Event Center, Road Trip, FAQ, Contact Us, Order Form, Legal Staff, Privacy Statement, Careers at UNIPAC.
- Links at the bottom: Done, Internet.

Form fields for 'Concert Information' search:

- Name of Artist:
- Venue:
- Concerts Between:  and   
(i.e. 1/30/99) (i.e. 1/30/99)
- City:

Search button: Search 

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Figure 6 shows a screenshot of a Microsoft Internet Explorer browser window displaying the website [http://www.attheu.com/event\\_center/reviews/](http://www.attheu.com/event_center/reviews/). The page content is as follows:

**Navigation Bar:** Back, Forward, Stop, Refresh, Home, Search, Favorites, History, Mail, Print, Edit, Discuss.

**Header:** @theU

**Left Sidebar:**

- Campus Store
- Online Shopping
- Textbooks
- Career Center
- Career Resources
- Event Center
- Download Music
- Concert Information
- Movie Reviews
- Financial Aid Office
- Types of FA
- FA Process
- FA Calendar
- Scholarships
- Calculators
- Online Applications:
- Federal Loans
- Private Loans
- Borrower Responsibilities
- Newspaper
- Campus News
- Road Trip
- Travel Plans

**Content Area:**

**Wednesday Jun 4**

**Movie Reviews:**

- Movie Reviews from Bolt Upright
- Small Time Crooks

**Text Content:**

Script's Howard Film

Top 100 funny films: It's enough to make you cry

This time it's a list of the 100 funniest American films, and as Chester Ril...

'Boys and Girls': It's not the real thing like a "Wild Kingdom" episode about "Horny Toads and Newts." But "Boys and G..."

'Shaft Returns,' with Isaac Hayes on board

BEVERLY HILLS, Calif.—"Who's the black private dick that's a sex machine..."

The world according to Shaft

Director John Singleton ("Boyz N The Hood") has taken a sensible approach to...

Video Drive In from Kirk Whitman

Bland Rose Hotel

The Naked Man

**Bottom Right:**

- Video Movie Guide From Cineman
- VIDEO MOVIE GUIDE FOR JUNE 12
- VIDEO MOVIE GUIDE FOR JUNE 5

**Bottom Left:**

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**Bottom Center:**

Done

**Bottom Right:**

Internet

FIG.6

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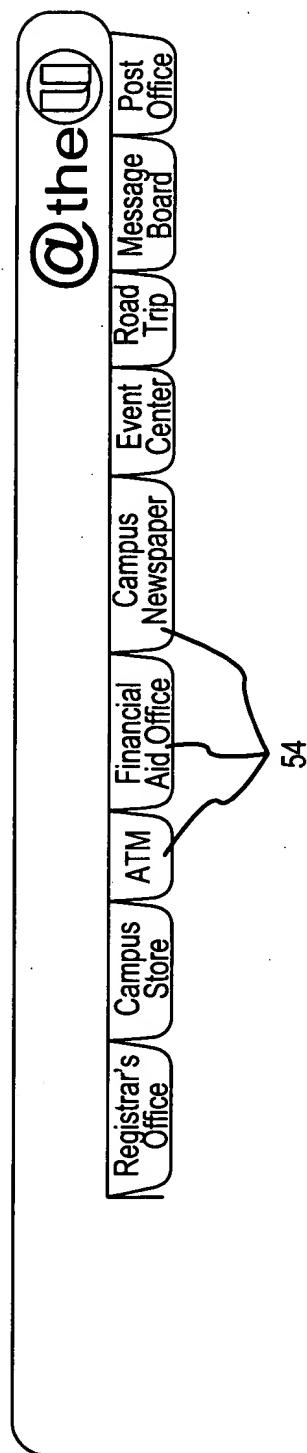


FIG. 7

LOYALTY REWARD PROGRAM FOR REDUCING  
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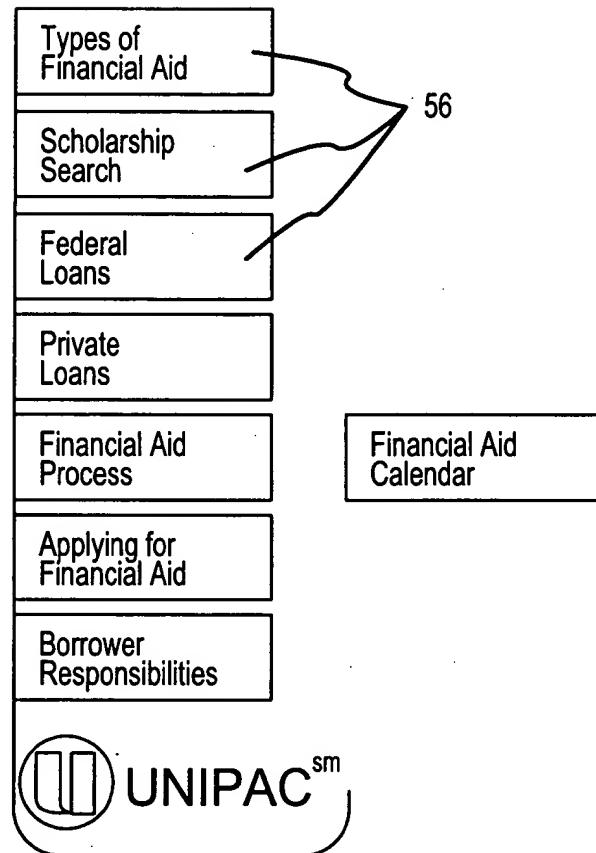


FIG.8

LOYALTY REWARD PROGRAM FOR REDUCING  
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FIG. 9

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites History Mail Print Edit Discuss

Address  e

**@the**

Campus Store  
On-Line Shopping  
Textbooks  
Career Center  
Career Resources  
Event Center  
Download Music  
Concert Information  
Movie Reviews  
Financial Aid Office  
Types of FA  
FA Process  
FA Calendar  
Scholarships  
Calculators  
On-Line Applications:  
Federal Loans  
Private Loans  
Borrower  
Responsibilities  
Newspaper  
Campus News  
Road Trip  
Travel Plans

About @the  
Contact Us  
FAQ  
Sign Up

Campus Newspaper Search 57

University Brigham Young U.

Campus Newspaper 58

Search

Sports  
New Mountain West hoops schedule  
conflicts with BYU's family night  
By Eric Frandsen (*The Daily Universe*)  
Tuesday, June 13, 2000

(U-WIRE) PROVO, Iowa-Mountain West Conference's 'Big Monday' is set to come to the Marriott Center, accompanied with national television. No, it's not a group of muscular giants wrestling each other for a chance at the 'Hard Core' title or 'Heavy Weight Champion' of the world; there won't be story lines and damsels in distress slams onto tables, at least live.

News  
Seagrave to serve as interim president as Iowa State U. begins search  
By Joseph Marcus (*Iowa State Daily*)  
Tuesday, June 13, 2000

(U-WIRE) AMES, Iowa-The Board of Regents will confirm the appointment of Richard Seagrave as Iowa State University's interim president and begin discussing the search for a new permanent president at its meeting Wednesday and Thursday.

Terms of Seagrave's presidency will be discussed. His salary will be \$180,000 plus

Done

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FIG. 10

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites History Mail Print Edit Discuss

Address

**@theU**

Campus Store  
·On-Line Shopping  
·Textbooks  
Career Center  
·Career Resources  
Event Center  
·Download Music  
·Concert Information  
·Movie Reviews  
Financial Aid Office  
·Types of FA  
·FA Process  
·FA Calendar  
·Scholarships  
·Calculators  
·On-Line Applications:  
·Federal Loans  
·Private Loans  
·Borrower Responsibilities  
Newspaper  
·Campus News  
Road Trip  
·Travel Plans

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Scholarship Search

By answering the questions that follow, SRN Express will save you hours of research as you look for financial aid and scholarship resources for your higher education. You have the best chance to locate funds if you start your research 10 to 16 months before the academic year of interest.

Personal Information

State of Legal Residence 

Sex  Male  Female  
Race  (Any Race)  (primary)  
 (Any Race)  (secondary)  
Heritage  (Any Heritage)  (primary)  
 (Any Heritage)  (secondary)  
Religion  (Any Religion)   
Citizenship  United States

Enrollment Information

Scholarship Grade Level 

Career Objectives    (List of Career Codes)

Course of Study     (List of Codes)

Grade Point Average  (GPA on a 4.0 Scale)

Internet

Done

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FIG. 11

Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites History Mail Print Edit Discuss

Address

**@theU** sm  
Earn as you learn \$m

Campus Store  
·On-Line Shopping  
·Textbooks  
Career Center  
·Career Resources  
·Event Center  
·Download Music  
·Concert Information  
·Movie Reviews  
Financial Aid Office  
·Types of FA  
·FA Process  
·FA Calendar  
·Scholarships  
·Calculators  
·On-Line Applications:  
·Federal Loans  
·Private Loans  
·Borrower Responsibilities  
·Newspaper  
·Campus News  
·Road Trip  
·Travel Plans

About @theU  
Contact Us  
FAQ  
Sign Up

CollegeAidCalculator.Com 2000 2001 © 2000 Think Ahead, Inc. Microsoft Internet Explorer

**College Aid Calculator**

**@theU** sm  
Earn as you learn \$m

1 Student Information  
What grade are you in?  Select a grade   
Please read the Help messages>>>  
Click the [Next] button to continue.

Student's Current Year in School  
Future College Costs AND future  
Expected Family Contribution are  
based on what year in school a  
student is in now.

What if Calculator  
will appear here  
after the Report.

Loan Calc  Start Over  Back  Next  
Exit  \*\*\*LINKS to other useful WEB screens.

Done  Internet

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FIG. 12

© @theU-Career Center-Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites History Mail Print Edit Discuss

Address  http://www.attheu.com/career\_center/



Campus Store  
•On-Line Shopping  
•Textbooks  
Career Center  
•Career Resources  
Event Center  
Download Music  
Concert Information  
Movie Reviews

Financial Aid Office  
•Types of FA  
•FA Process  
•FA Calendar  
•Scholarships  
•Calculators  
•On-Line Applications  
•Federal Grants  
•Private Loans  
•Borrower Responsibilities

Newspaper  
•Campus News  
Road Trip  
•Travel Plans



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**Career Center**

Begin planning your career now with helpful career resources including insider information on many industries and companies! Access articles on job-hunting strategies, resumes, networking, interviewing, career management, and internships. Click on the Career Content Provider logo below to see what really goes on 9 to 5 with the folks who already have the job you want.

You will not earn UniBucks for purchases made in the Career Center.

**Career Content Provider**

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[Career Center](#) | [Event Center](#) | [Road Trip](#) | [FAQ](#) | [Contact Us](#) | [Order Form](#)  
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© @theU-Test Prep-Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites History Mail Print Edit Discuss

Address

**@theU**

ADMISSIONS

- Test Prep
- College Search

ATM

- Apply UniBucks
- UniBuck Account
- Campus Store
- On-line Shopping
- Textbooks

Career Center

- Career Resources
- Event Center
- Download Music
- Concert Information
- Movie Reviews

Financial Aid Office

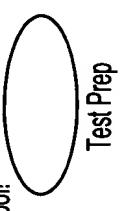
- Types of FA
- FA Process
- FA Calendar
- Scholarships
- Calculators
- On-line Applications
- Federal Loans
- Private Loans
- Borrower Responsibilities
- Newspaper
- Campus News

Be prepared to get into college or graduate school!



Test Prep

You will not earn UniBucks for purchases made in the Admissions Office.



Test Prep

Advanced Placement Exams

About the Advanced Placement Program

SAT

The Wonderful World of the SAT

The 100 Most Common SAT Words

GRE

About the GRE

10 Things You Should Know About the GRE

GMAT

About the GMAT

10 Things You Should Know About the GMAT CAT

Done

Internet

FIG. 13

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FIG. 14

Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites History Mail Print Edit Discuss

Address [http://www.attheu.com/admissions/college\\_search/](http://www.attheu.com/admissions/college_search/)

@theU

ADMISSIONS

- Test Prep
- College Search

ATM

- Apply Unibucks
- Unibuck Account

Campus Store

- On-line Shopping
- Textbooks

Career Center

- Career Resources
- Event Center
- Download Music
- Concert Information
- Movie Reviews

Financial Aid Office

- Types of FA
- FA Process
- FA Calendar
- Scholarships
- Calculators
- On-line Applications:
- Federal Loans
- Private Loans
- Borrower Responsibilities
- Newspaper
- Campus News

College Search

Choosing a college can be difficult. But it doesn't have to be! @theU can help you find a two-year or four-year college that's right for you. Our database contains nearly 4,000 colleges and Universities to choose from. Once you tell us what's most important to you, we will provide you with college profiles that match your interests!

Use the search by Name feature if you already know the name of the college you are interested in or use the Search by My Interests feature to match universities with your current interests!

Search by My Interests

Search by College Name

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[Career Center](#) [Event Center](#) [Read Tip](#) [FAQ](#) [Contact Us](#) [Order Form](#)

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FIG. 15

Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites History Mail Print Edit Discuss

Address

**@theU**

Campus Store  
•On-line Shopping  
•Textbooks  
Career Center  
•Career Resources  
Event Center  
•Download Music  
•Concert Information  
Movie Reviews  
Financial Aid Office  
•Types of FA  
•FA Process  
•FA Calendar  
•Scholarships  
•Calculators  
•On-line Applications:  
•Federal Loans  
•Private Loans  
•Borrower Responsibilities  
Newspaper  
•Campus News  
Road Trip  
•Travel Plans

**Road Trip**

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**Preferred Travel Provider**

**Book a Flight** Find the lowest fare or best schedule on over 400 airlines.

**Rent a Car** Find just the car you need from over 50 rental car companies.

**Reserve a Hotel** Find your perfect hotel from over 40,000 hotel properties.

**Book a Train** Book a train on VIA Rail Canada.

Done

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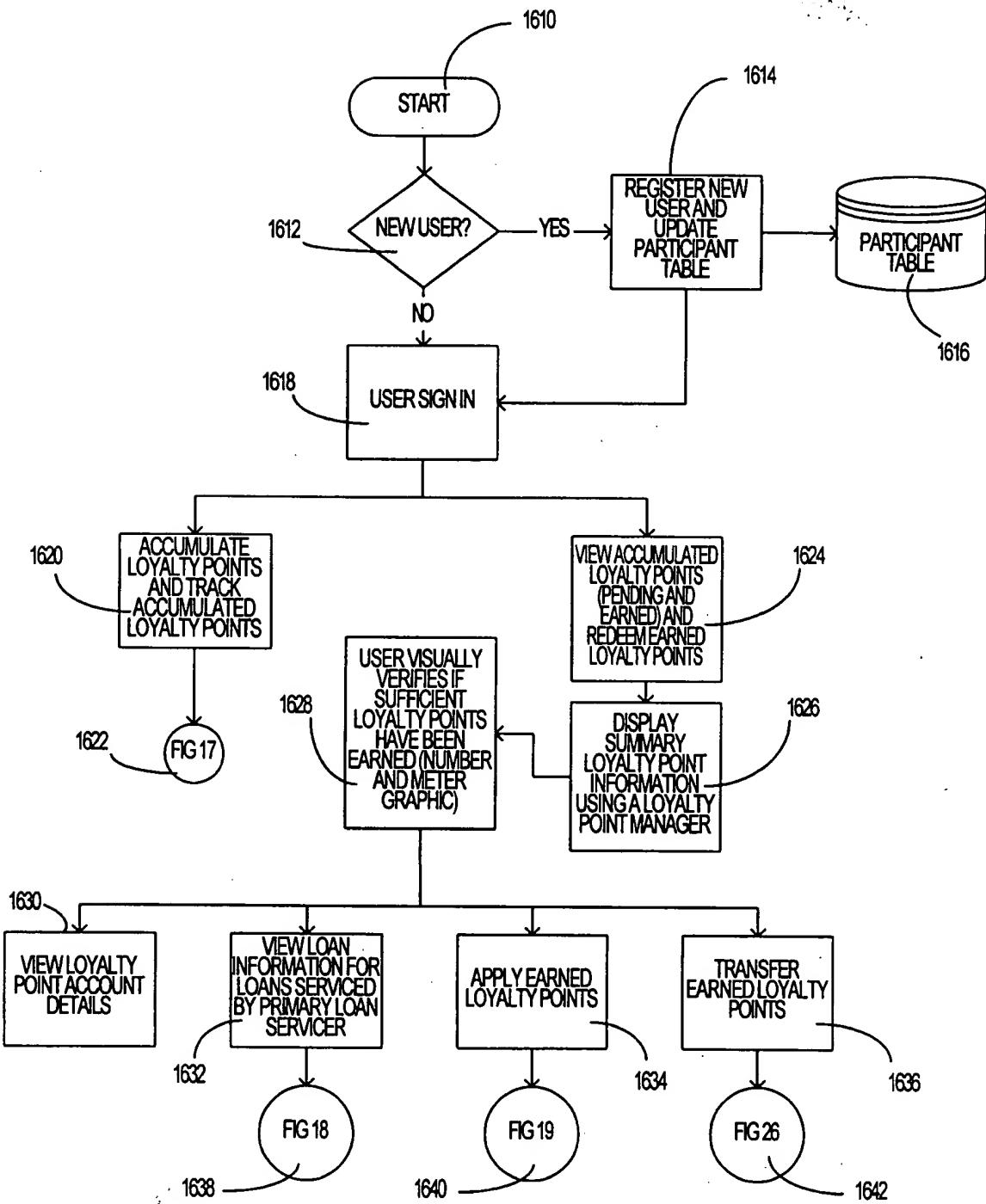


FIG. 16

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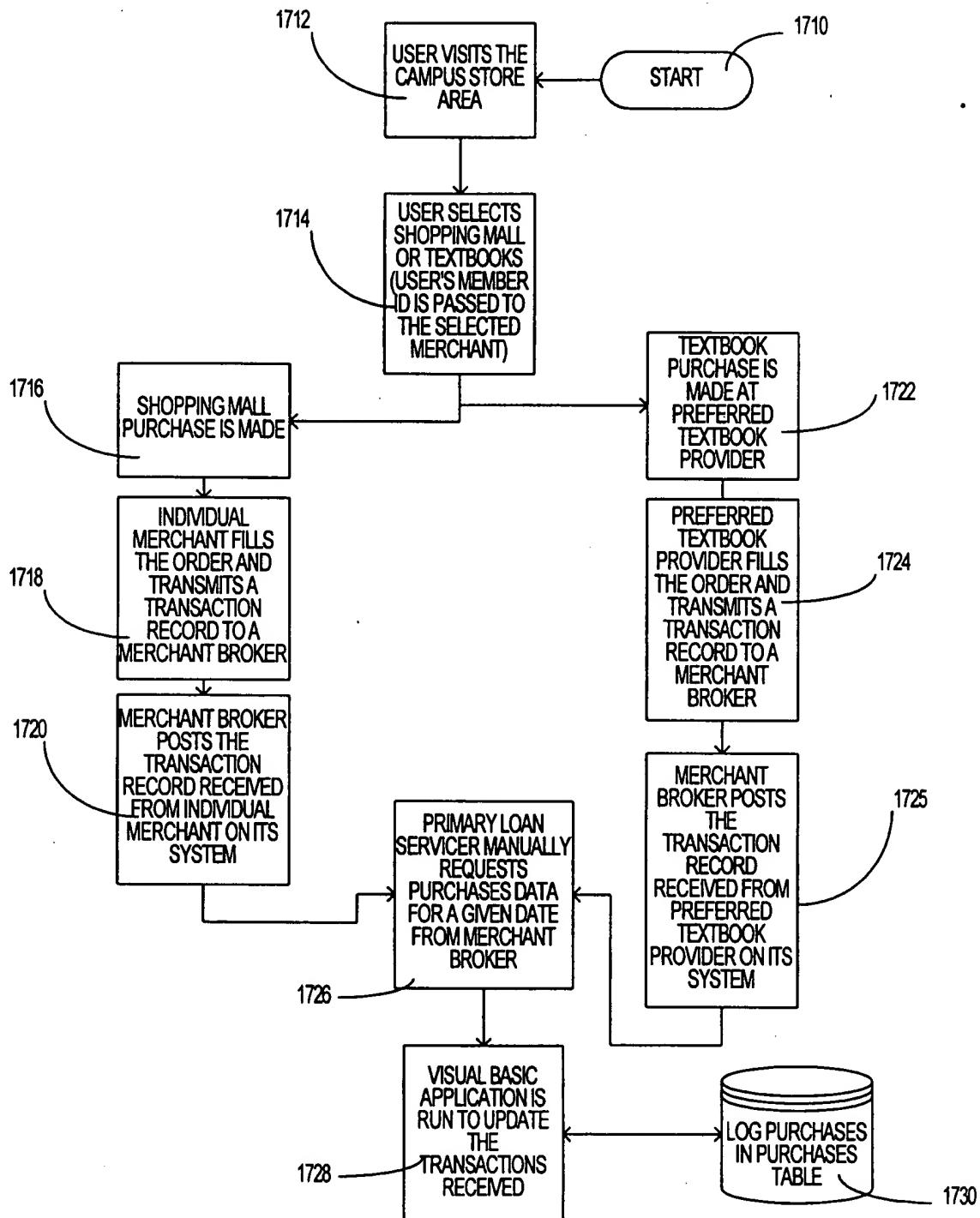


FIG. 17

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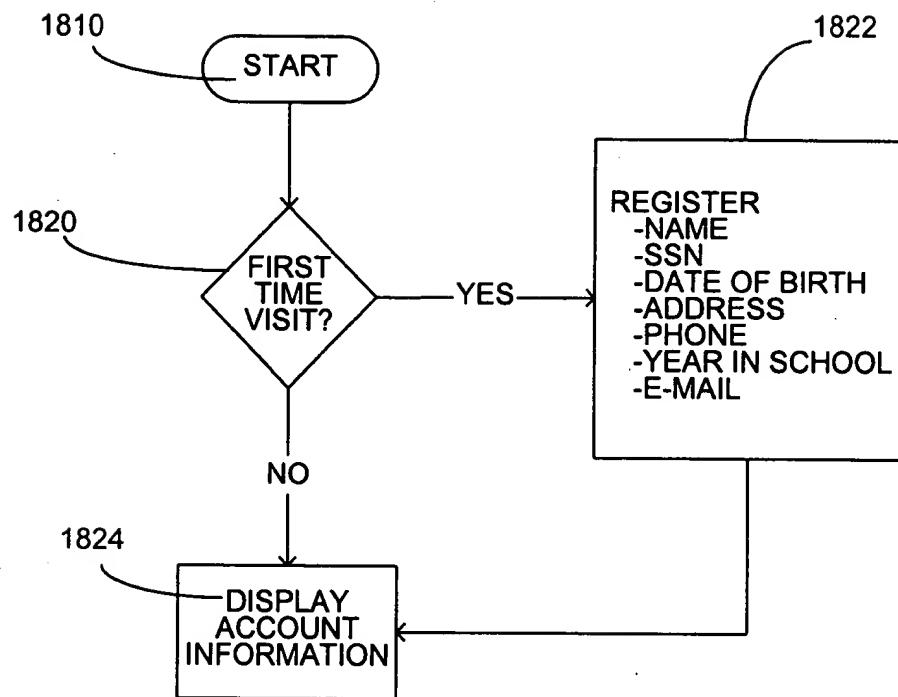


FIG. 18

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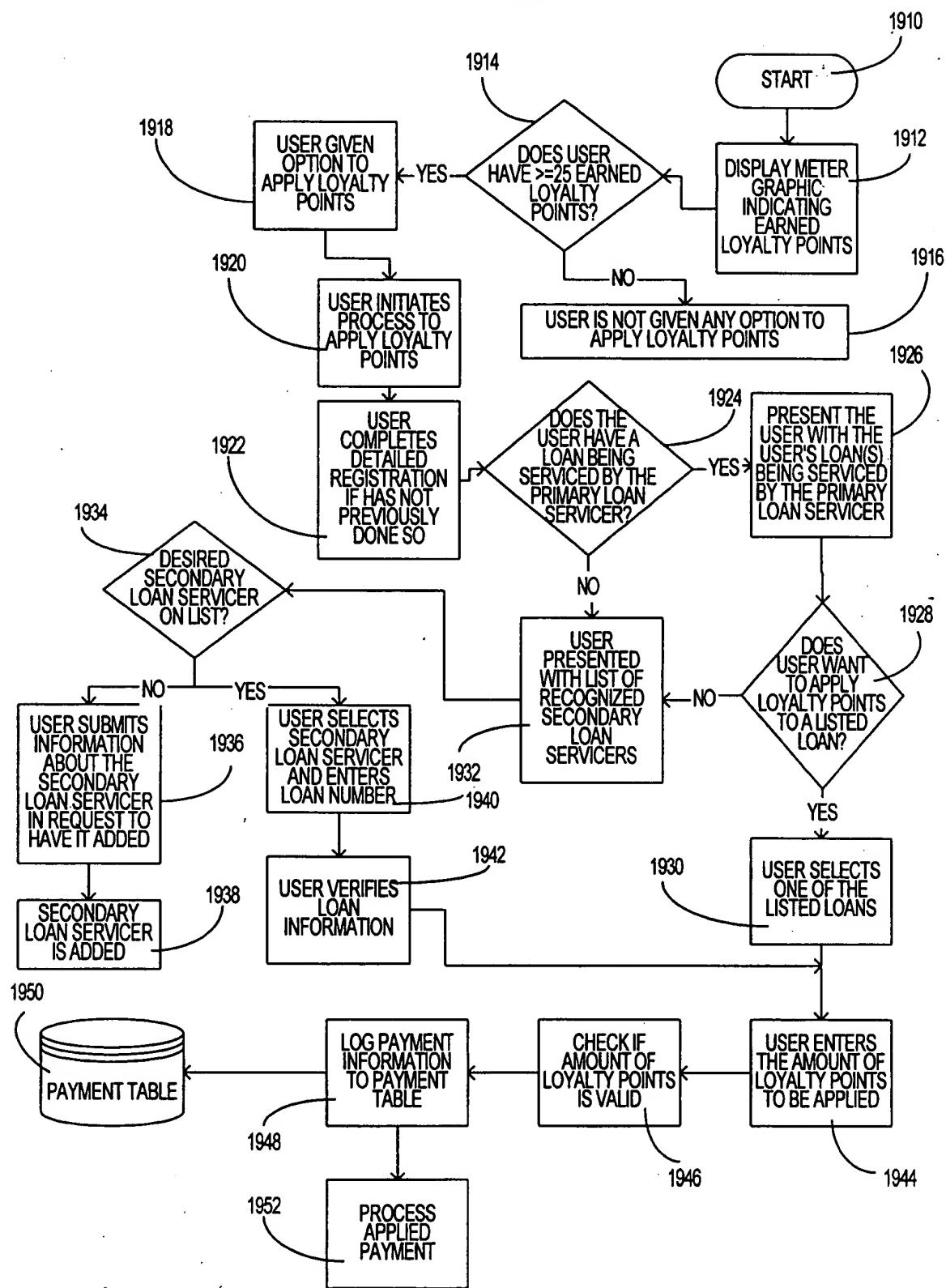


FIG. 19

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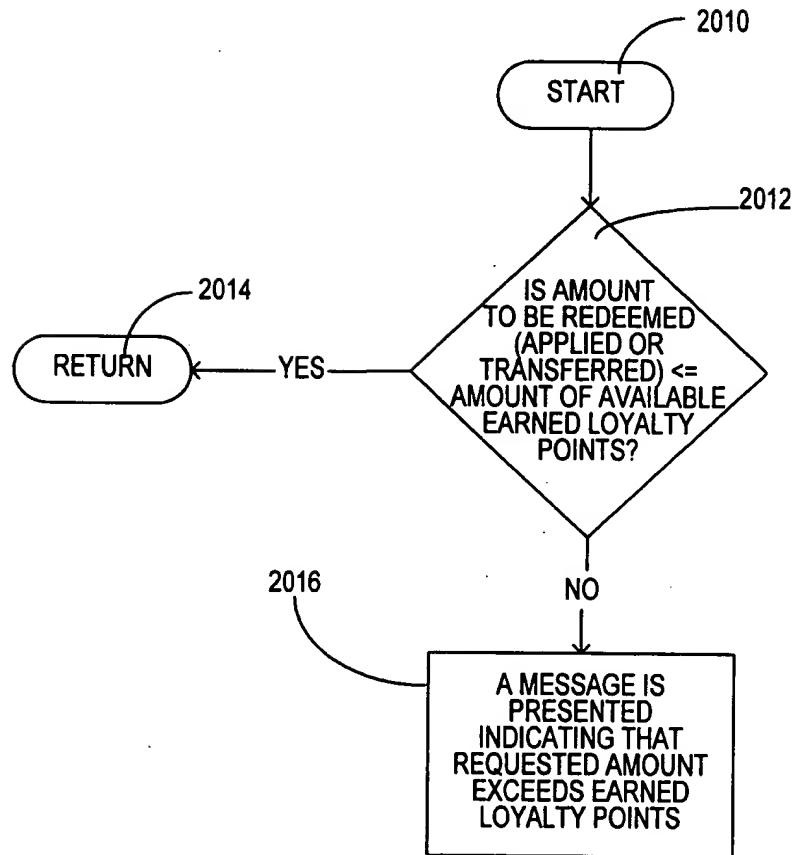


FIG. 20

LOYALTY REWARD PROGRAM FOR REDUCING  
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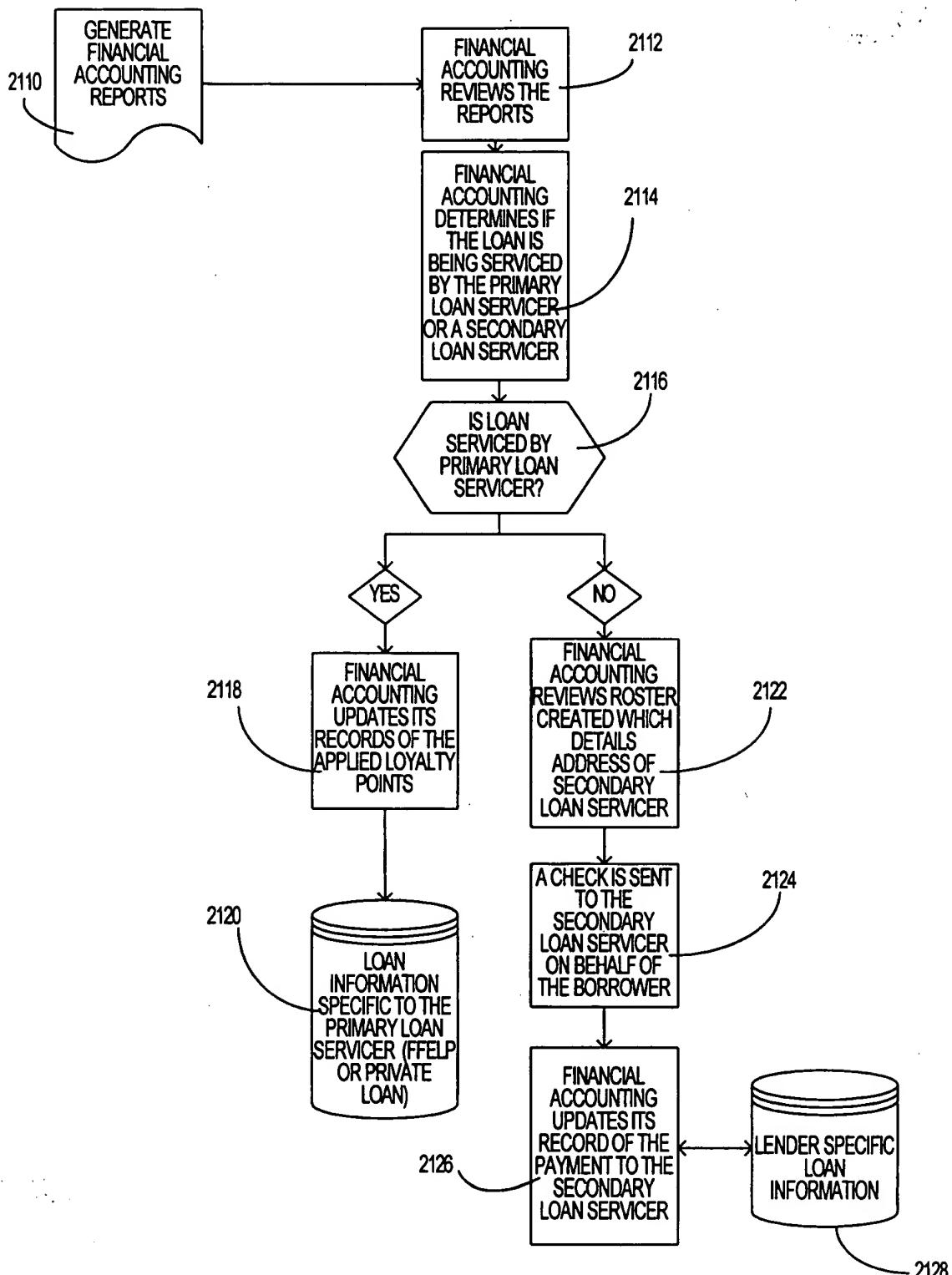


FIG. 21

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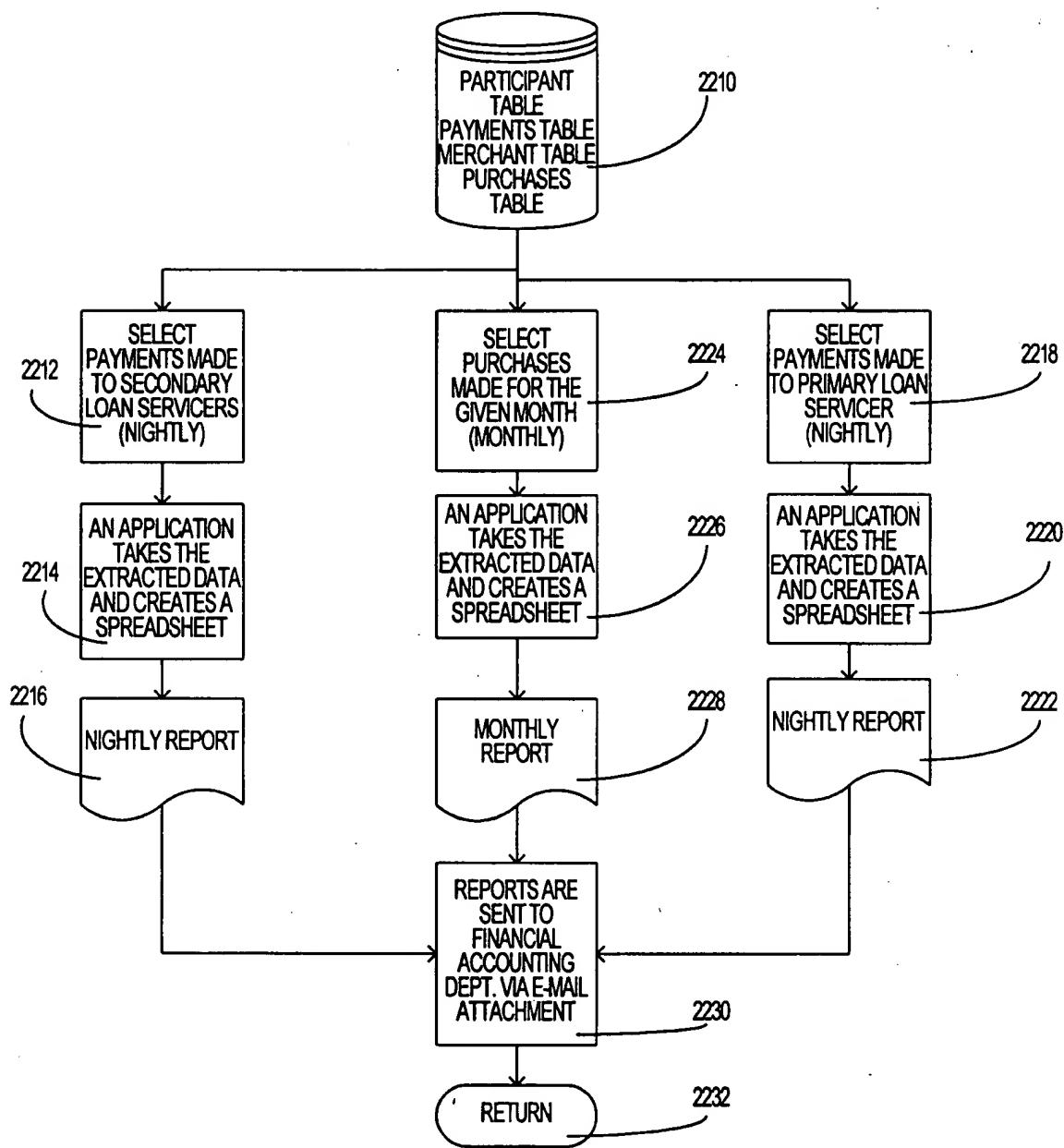


FIG. 22

LOYALTY REWARD PROGRAM FOR REDUCING  
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Nightly Loyalty Points Servicer Transfer Report  
January 11, 2000

<u>Trans. Date</u>	<u>Parti-ID</u>	<u>SSN</u>	<u>Last Name</u>	<u>First Name</u>	<u>Servicer</u>	<u>Address</u>	<u>City</u>	<u>St.</u>	<u>Zip</u>	<u>Amount</u>
11/21/2000	89	123-99-2222	Cooper	Gus	Sallie Mae	11600 Sallie Mae Dr.	Reston	VA	20193	(\$30.00)
11/21/2000	1234	777-55-8888	Crandell	Bob	Herget Nat. Bnk.	123 S. Fourth St.	Pekin	IL	61610	(\$15.00)

FIG.23

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Monthly Loyalty Points Earned Report  
December 1999

<u>Trans. Date</u>	<u>Parti-ID</u>	<u>Merchant ID</u>	<u>Purch. Amount</u>	<u>Borr. Comm.</u>	<u>Unipac Rev.</u>	<u>Total Comm.</u>
11/01/1999	1425	Borders.com	\$45.00	\$2.25	\$0.90	\$3.15
11/02/1999	121	Toysrus.com	\$30.00	\$1.50	\$0.25	\$1.75
11/03/1999	6	BigWords.com	\$100.00	\$5.00	\$3.00	\$8.00
		<b>Grand Total</b>	<b>\$175.00</b>	<b>\$8.75</b>	<b>\$4.15</b>	<b>\$12.90</b>

FIG.25

Nightly Loyalty Points Payments Report  
January 12, 2000

<u>Trans Date</u>	<u>Parti-ID</u>	<u>SSN</u>	<u>Ln. #</u>	<u>Last Name</u>	<u>First Name</u>	<u>Office</u>	<u>Submitted Amount</u>	<u>Additional 20%</u>	<u>Total Pmt. Amount</u>
01/11/2000	89	123-45-2545	2	Doe	John	Denver	(\$30.00)	(\$6.00)	(\$36.00)
01/11/2000	23	235-65-9786	1	Jordan	Matthew	Denver	(\$75.00)	(\$15.00)	(\$90.00)
							<b>Sub-Total</b>	<b>(\$126.00)</b>	
01/11/2000	242	476-87-9999	3	Cooper	Gus	Lincoln	(\$15.00)	(\$3.00)	(\$18.00)
							<b>Sub-Total</b>	<b>(\$18.00)</b>	
01/11/2000	353	555-44-3333	Pvt.	Davis	Kris	St. Paul	(\$30.00)	(\$6.00)	(\$36.00)
							<b>Sub-Total</b>	<b>(\$36.00)</b>	
							<b>Grand Total</b>	<b>(\$180.00)</b>	

FIG.24

LOYALTY REWARD PROGRAM FOR REDUCING  
THE BALANCE OF A LOAN OBLIGATION

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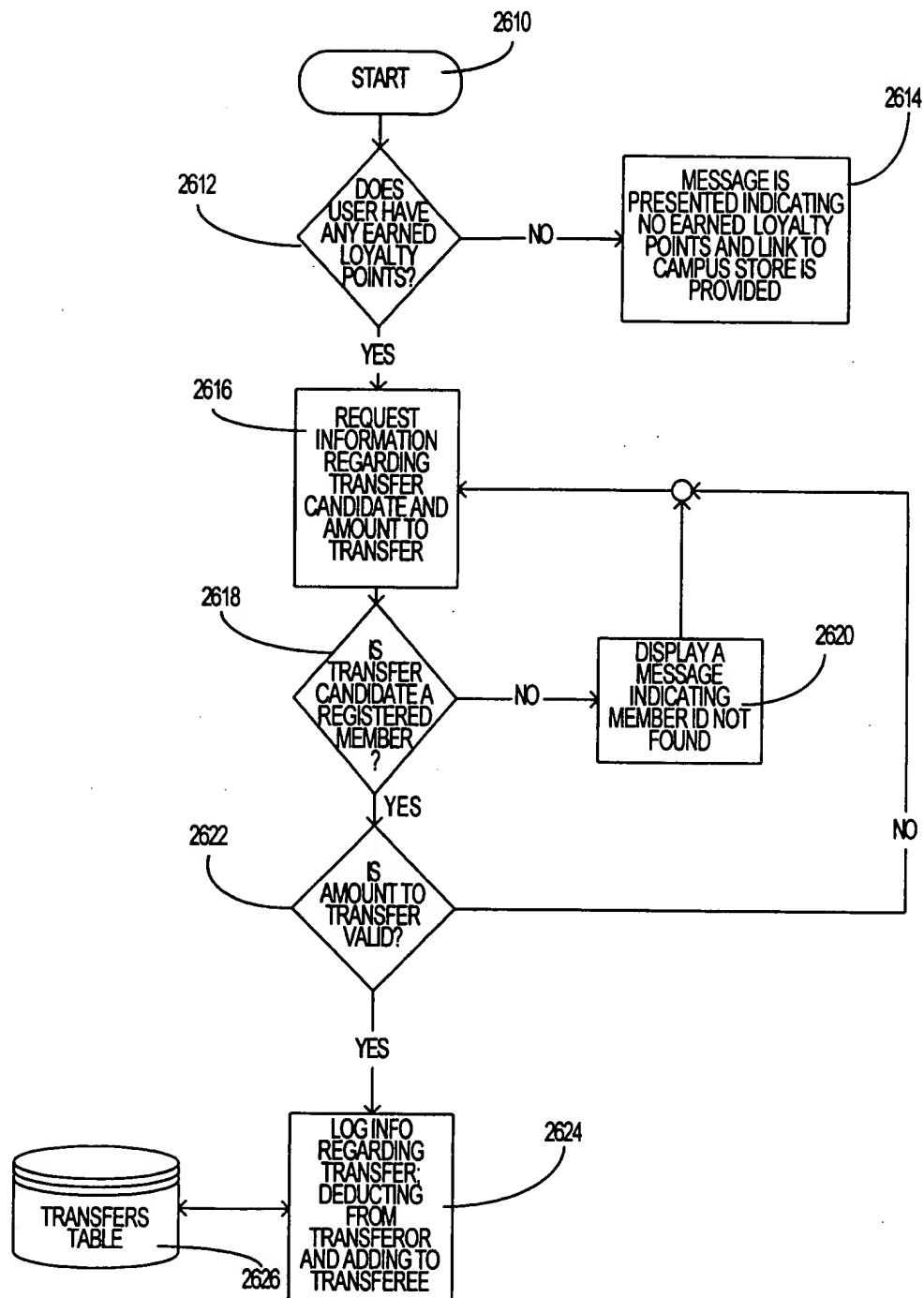


FIG. 26

LOYALTY REWARD PROGRAM FOR REDUCING  
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FIG.27

©@theU-New User-Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites History Mail Print Edit Discuss

Address

ADMISSIONS 

- Test Prep
- College Search
- ATM
- Apply UniBucks
- UniBuck Account
- Campus Store
- On-Line Shopping
- Textbooks
- Career Center
- Career Resources
- Event Center
- Download Music
- Concert Information
- Movie Reviews
- Financial Aid Office
- Types of FA
- FA Process
- FA Calendar
- Scholarships
- Calculators
- On-Line Applications:
- Federal Loans
- Private Loans
- Borrower Responsibilities
- Newspaper
- Campus News

Member Registration Form

Thank you for your interest in @theU. This free member service is available to anyone interested! Please complete the registration form below and click the Continue button to begin using this exciting UNIPAC service

Year in School

Email

Your E-Mail Address will be used in the UniBucks program and to send your forgotten password.

Username

Your Username will be used to uniquely identify you on @theU.

Password

Username

Your Username will be used to uniquely identify you on @theU.

Password

Username

Your Username will be used to uniquely identify you on @theU.

Continue

 Click to verify

[Sign Up](#) [Campus Store](#) [ATM](#) [Admissions](#) [Financial Aid Office](#) [Campus Newspaper](#)  
[Career Center](#) [Event Center](#) [Road Trip](#) [FAQ](#) [Contact Us](#) [Order Form](#)  
[Legal Stuff](#) [Privacy Statement](#) [Careers at UNIPAC](#)

LOYALTY REWARD PROGRAM FOR REDUCING  
THE BALANCE OF A LOAN OBLIGATION

K. Jon Kern et al.  
Application No. 09/677,401  
Attorney Docket No. S125.02

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FIG. 28

28" 28" 44

Address  Back Forward Stop Refresh Home Search Favorites History Mail Print Edit Discuss

28" Campus Store On-Line Shopping Textbooks Career Center Career Resources Event Center Download Music Concert Information Movie Reviews Financial Aid Office Types of FA FA Process FA Calendar Scholarships Calculators On-Line Applications: Federal Grants Private Loans Borrower Responsibilities

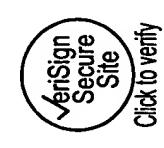
Newspaper Campus News Read Tip Travel Plans

**@theU**

About @theU Contact Us FAQ Sign Up

 Campus Store

The Campus Store is an online shopping area where you can purchase name-brand products from a wide variety of merchants. As part of our loyalty program, @theU members will earn UniBucks worth up to 5% of the purchase price. Your personal UniBucks are tracked and accessed via the ATM. Once earned, UniBucks can be applied to your student loan account serviced at UNIPAC or any other financial institution you designate. Parents, family members and friends can establish their own @theU accounts. UniBucks from these accounts can be transferred to you, or to any @theU member they choose.

 60 Click to verify

Shopping Mall  66 Textbooks 

[Sign UP](#) [Campus Store](#) [ATM](#) [Admissions](#) [Financial Aid Office](#) [Campus Newspaper](#)  
[Career Center](#) [Event Center](#) [Read Tip](#) [FAQ](#) [Contact Us](#) [Order Form](#)  
[Legal Staff](#) [Privacy Statement](#) [Careers at UNIPAC](#)

Internet

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FIG. 29

Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites History Mail Print Edit Discuss

Address [http://www.attheu.com/campus\\_store/shopping\\_mall/](http://www.attheu.com/campus_store/shopping_mall/)



Campus Store  
• On-Line Shopping  
• Textbooks  
• Career Center  
• Career Resources  
• Event Center  
• Download Music  
• Concert Information  
• Movie Reviews  
• Financial Aid Office  
• Types of FA  
• FA Process  
• FA Calendar  
• Scholarships  
• Calculators  
• On-Line Applications  
• Federal Loans  
• Private Loans  
• Borrower Responsibilities  
• Newspaper  
• Campus News  
• Road Trip  
• Travel Plans



Campus Store

Welcome to the Virtual Shopping Mall. Please feel free to browse the stores' merchandise. You can purchase items directly from each store and earn UniBucks as a loyalty reward. UniBucks are credited to your account at up to 5% of your purchase price. You may view a current list of our participating Merchants and the minimum Unibucks you'll earn for each purchase.

Please note: If you click on an advertisement within a merchant store, you may leave the @theU site and may not earn UniBucks on any purchases. Always make sure that the @theU navigation bar is on top of your webpage to be properly credited with UniBucks.

Categories [All Merchants](#)

Continue  62

[Sign Up](#) | [Campus Store](#) | [ATM](#) | [Admissions](#) | [Financial Aid Office](#) | [Campus Newspaper](#)  
[Career Center](#) | [Event Center](#) | [Road Trip](#) | [FAQ](#) | [Contact Us](#) | [Order Form](#)  
[Legal Staff](#) | [Privacy Statement](#) | [Careers at UNIPAC](#)

Done



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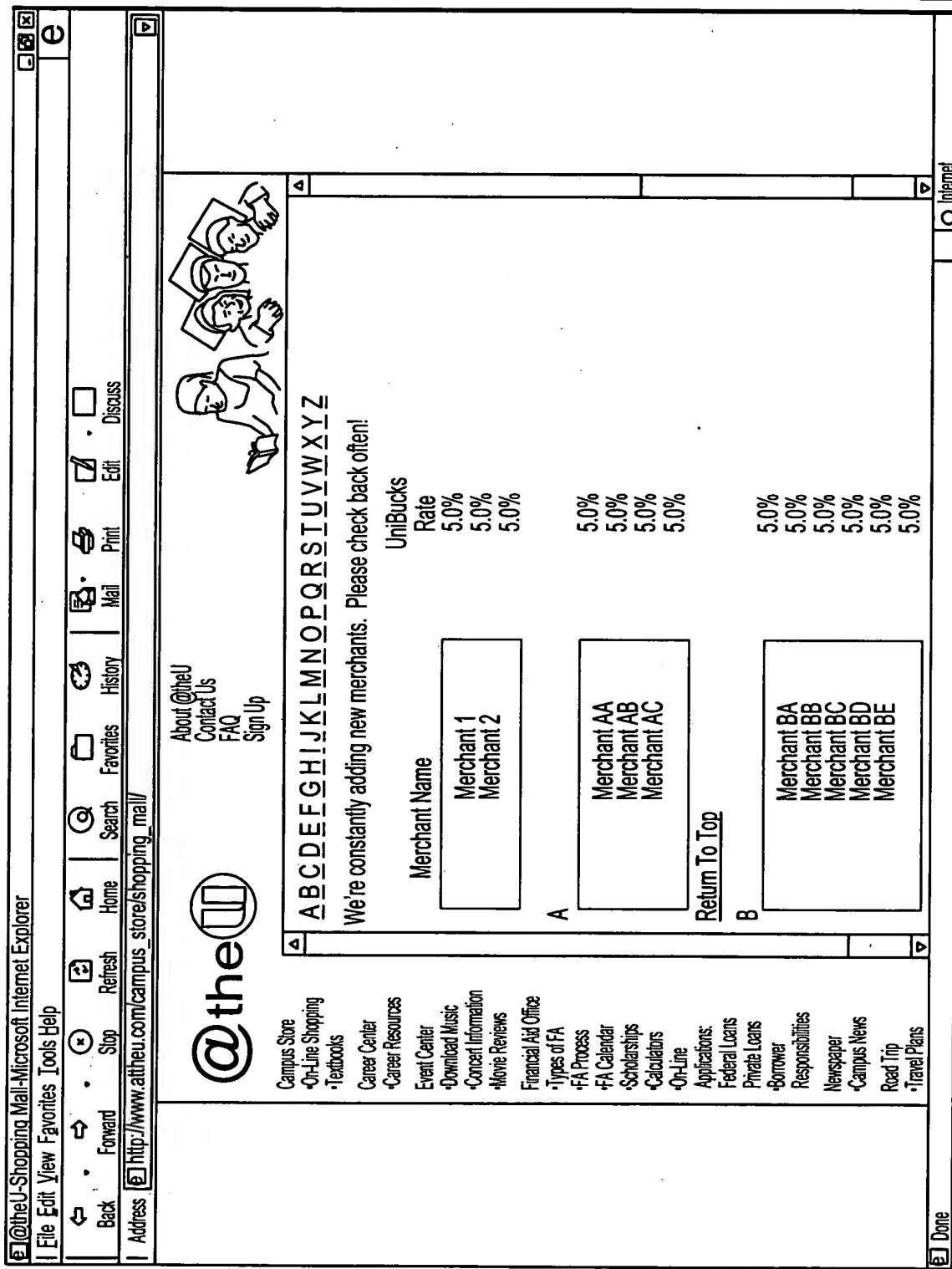


FIG 31

LOYALTY REWARD PROGRAM FOR REDUCING  
THE BALANCE OF A LOAN OBLIGATION

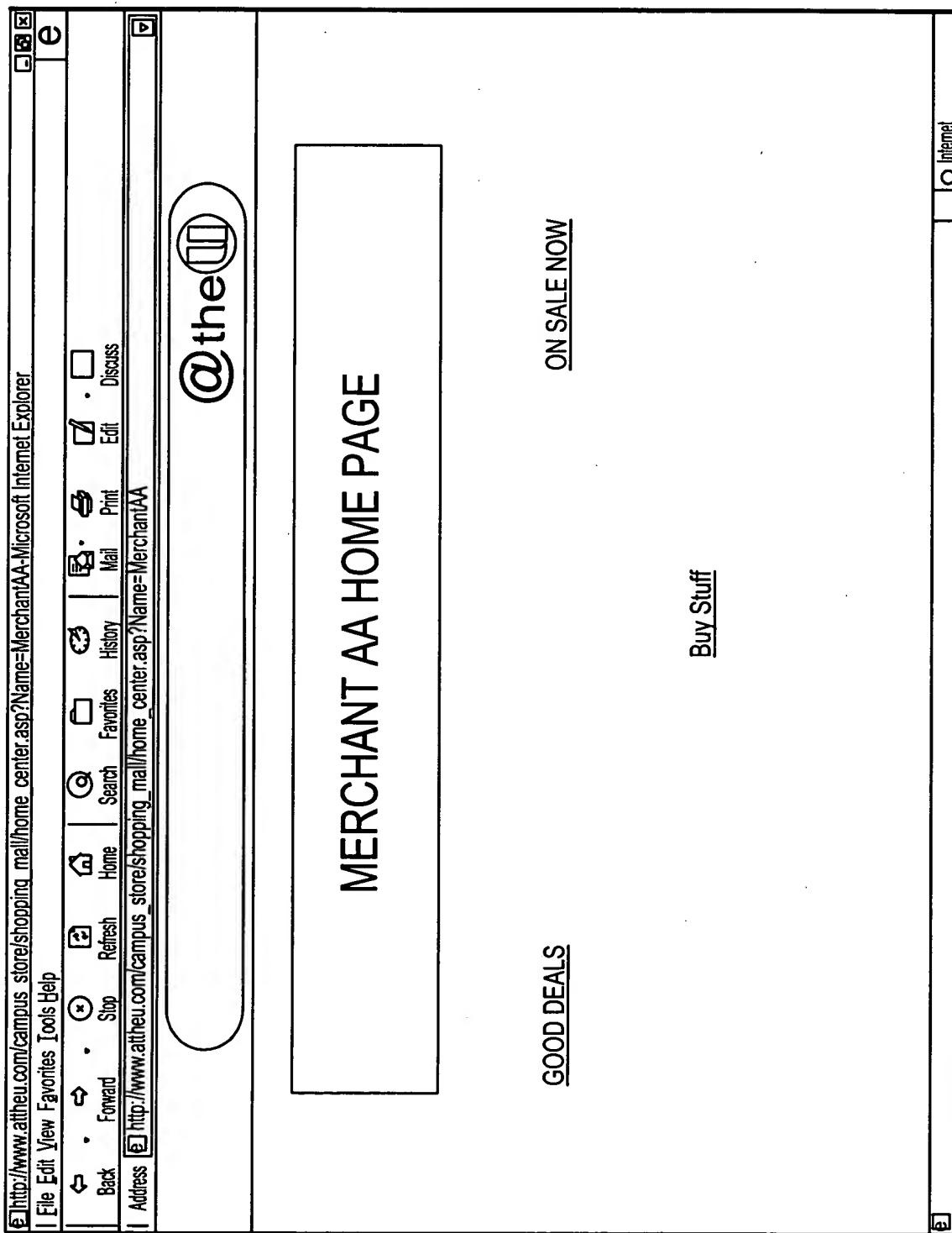
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FIG.32



LOYALTY REWARD PROGRAM FOR REDUCING  
THE BALANCE OF A LOAN OBLIGATION

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Figure 33 shows a screenshot of a Microsoft Internet Explorer browser window displaying the website [http://www.attheu.com/campus\\_shopping\\_mall/](http://www.attheu.com/campus_shopping_mall/). The browser interface includes a toolbar with Back, Forward, Stop, Refresh, Home, Search, Favorites, History, Mail, Print, Edit, and Discuss buttons. The address bar shows the URL. The main content area features the '@theU' logo and a cartoon illustration of two students. The page layout includes a sidebar on the left with links to Campus Store, On-Line Shopping, Textbooks, Career Center, Career Resources, Event Center, Download Music, Concert Information, Movie Reviews, Financial Aid Office, Types of FA, FA Process, FA Calendar, Scholarships, Calculators, On-Line Applications, Federal Loans, Private Loans, Borrower Responsibilities, Newspaper, Campus News, Road Trip, and Travel Plans. The main content area contains several boxes labeled 'Merchant 1', 'Merchant 2', 'Merchant 3', 'Merchant 4', and 'Merchant 5'. A bracket labeled '65' is positioned above the Merchant 2 and Merchant 3 boxes. Another bracket labeled '65' is positioned above the Merchant 4 and Merchant 5 boxes. The bottom right corner of the browser window has a 'Done' button.

Figure 33

LOYALTY REWARD PROGRAM FOR REDUCING  
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Figure 34 shows a screenshot of a Microsoft Internet Explorer browser window displaying the @theU Shopping Mall website. The URL in the address bar is [http://www.atttheu.com/campus\\_store/shopping\\_mall](http://www.atttheu.com/campus_store/shopping_mall). The page content includes a navigation bar with links to Campus Store, On-Line Shopping, Textbooks, Career Center, Career Resources, Event Center, Download Music, Contest Information, Movie Reviews, Financial Aid Office, Types of FA, FA Process, FA Calendar, Scholarships, Calculators, On-Line Applications, Federal Loans, Private Loans, Borrower Responsibilities, Newspaper, Campus News, Road Trip, Travel Plans, and Contact Us. The main content area features a logo for @theU and a grid of ten merchant boxes, each labeled 'Beauty'. The merchant boxes are arranged in two rows of five. The first row contains Merchant 1, Merchant 2, Merchant 3, Merchant 6, and Merchant 9. The second row contains Merchant 4, Merchant 5, Merchant 7, Merchant 8, and Merchant 10. Handwritten numbers '65' are written above the second row of merchant boxes. The right side of the page includes links for Sign Up, Campus Store, ATM, Admissions, Financial Aid Office, Campus Newspaper, Career Center, Event Center, Road Trip, FAQ, Contact Us, Order Form, Legal Stuff, Privacy Statement, and Careers at UNPAC. A vertical sidebar on the right lists links for Internet, @theU Shopping Mall, Microsoft Internet Explorer, File, Edit, View, Favorites, Tools, Help, Back, Forward, Stop, Refresh, Home, Search, Favorites, History, Mail, Print, Edit, Discuss, and Contact Us. The browser status bar at the bottom shows the URL [http://www.atttheu.com/contact\\_us](http://www.atttheu.com/contact_us).

FIG. 34

LOYALTY REWARD PROGRAM FOR REDUCING  
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FIG.35

Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites History Mail Print Edit Dismiss

Address

**@theU**

Campus Store

- On-Line Shopping
- Textbooks
- Career Center
- Career Resources
- Event Center
- Download Music
- Concert Information
- Movie Reviews

Financial Aid Office

- Types of FA
- FA Process
- FA Calendar
- Scholarships
- Calculators
- On-Line Applications
- Federal Loans
- Private Loans
- Borrower Responsibilities

Newspaper

- Campus News
- Read Trip
- Travel Plans

**Campus Store**

**@theU Textbooks**

We have joined with Preferred Textbook Provider.com to help you save money on textbooks. In addition you'll earn 5% UniBucks for each textbook purchase and get FREE shipping (3-5 business days, orders over \$35.00)

**Preferred Textbook Provider**

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Sign Up | Campus Store | ATM | Admissions | Financial Aid Office | Campus Newspaper  
Career Center | Event Center | Read Trip | FAQ | Contact Us | Order Form  
Legal Stuff | Privacy Statement | Careers at UNIPAC

Done

LOYALTY REWARD PROGRAM FOR REDUCING  
THE BALANCE OF A LOAN OBLIGATION

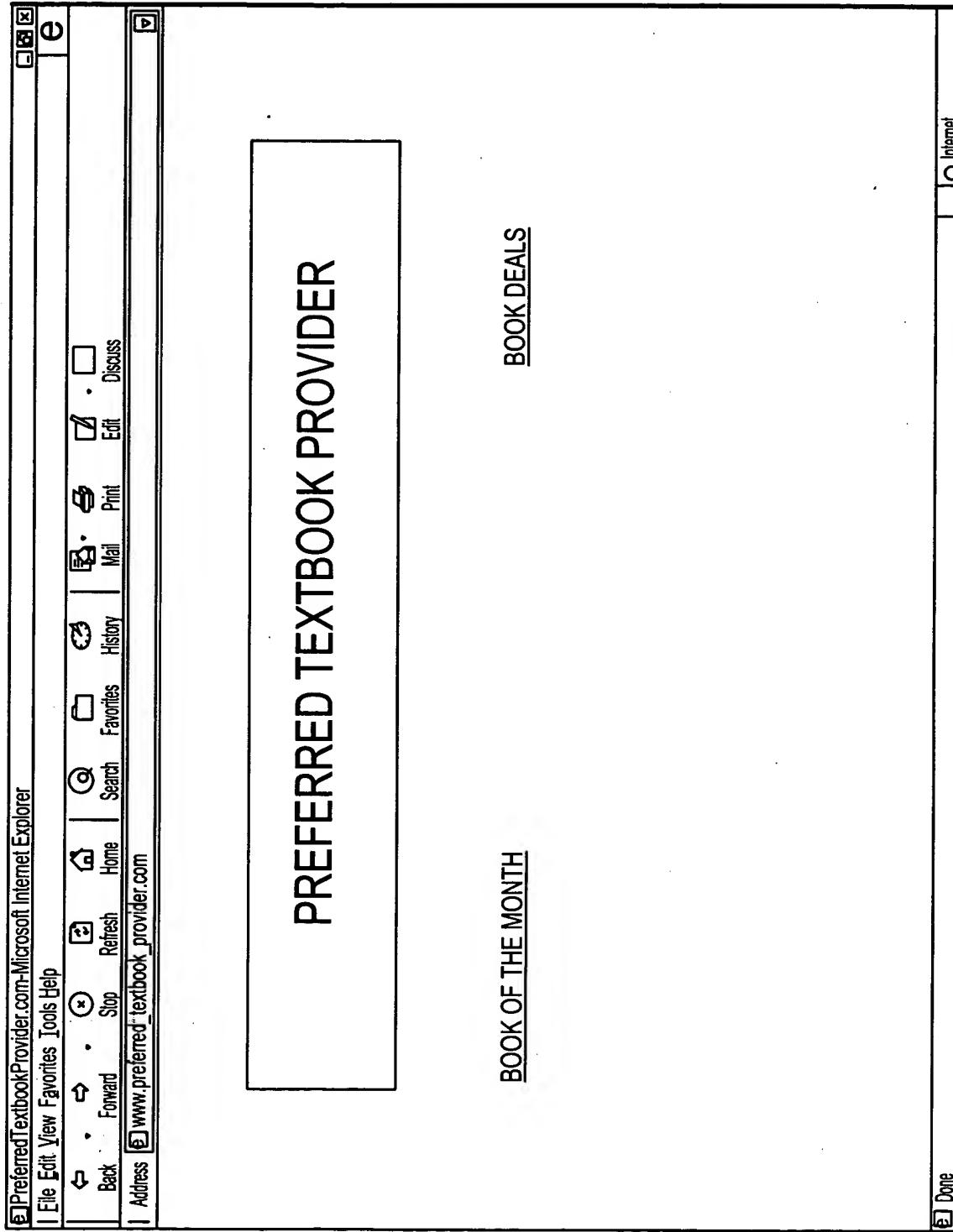
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FIG.36



LOYALTY REWARD PROGRAM FOR REDUCING  
THE BALANCE OF A LOAN OBLIGATION

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FIG.37

Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Refresh

Address

ATM Apply Unibucks UniBlock Account

Campus Store On-Line Shopping Textbooks

Career Center Career Resources

Event Center Download Music

Concert Information Movie Reviews

Financial Aid Office Types of FA

FA Process FA Calendar

Relationships Calculators

On-Line Applications

Federal Loans Private Loans

Borrower Responsibilities

Newspaper Campus News

Read Trip Travel Plans

Done

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About @theU Contact Us FAQ Sign Up

Member Login



@theU Membership Required

This area of the web site is provided for current members of @theU. Please enter your username and password, then click on Continue. If you are not currently a member of @theU, why not register now?

Username:

Password:

Continue 

 Click to verify

Forgot Your Password?

Sign Up | Campus Store | ATM | Admissions | Financial Aid Office | Campus Newspaper  
Career Center | Event Center | Read Trip | FAQ | Contact Us | Order Form  
Legal Stuff | Privacy Statement | Careers at UNIPAC

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http://stage.athen.com/atm/-Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites History Mail Print Edit Discuss

Address http://stage.athen.com/atm/

**@theU**

ATM • Apply UniBucks • UniBuck Account • Campus Store • On-Line Shopping • Textbooks • Career Center • Career Resources • Event Center • Download Music • Concert Information • Movie Reviews • Financial Aid Office • Types of FA • FA Process • FA Calendar • Scholarships • Calculators • On-Line Applications • Federal Loans • Private Loans • Borrower Responsibilities • Newspaper • Campus News • Road Trip • Travel Plans

About @theU Contact Us FAQ Sign Up

70 UNIPAC keeps track of UniBucks and posts them to your account within seven to fourteen days from your purchase date. Due to product returns, refunds, credits, etc., there is 30 day waiting period until funds become available to transfer or apply to your student loan balance. For terms and conditions on the UniBucks program, go to FAQ. The UniBucks meter keeps track of all your UniBucks earned and how much is available to be applied to your designated student loan account. You may transfer any UniBucks that are in "Earned" status to another @theU account.

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ATM-UniBucks™ Manager

UniBucks

Earned Amount= \$0.00  
Pending Amount=\$0.00  
Total UniBucks= \$0.00

When you have \$25.00 or more UniBucks, you can apply them to your designated student loan account!

\*Earn a 20% bonus when you apply UniBucks to a UNIPAC-serviced loan.

Done Internet

FIG.38

LOYALTY REWARD PROGRAM FOR REDUCING  
THE BALANCE OF A LOAN OBLIGATION

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FIG.39

©@theU-ATM-Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Refresh

Address

ATM Apply UniBucks UniBuck Account

Campus Store On-Line Shopping Textbooks

Career Center Career Resources

Event Center Download Music Concert Information Movie Reviews

Financial Aid Office Types of FA FA Process

FA Calendar Scholarships

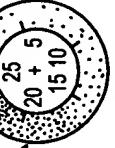
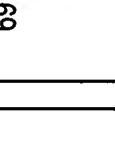
Calculators On-Line Applications:

Federal Loans Private Loans Borrower Responsibilities

Newspaper Campus News Road Trip Travel Plans

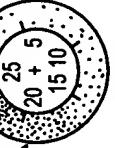
**70**  **71**  **72** 

UNIPAC keeps track of UniBucks and posts them to your account within seven to fourteen days from your purchase date. Due to product returns, refunds, credits, etc., there is 30 day waiting period until funds become available to transfer or apply to your student loan balance. For terms and conditions on the UniBucks program, go to [FAQ](#). The UniBucks meter keeps track of all your UniBucks earned and how much is available to be applied to your designated student loan account. You may transfer any UniBucks that are in "Earned" status to another @theU account.

**73**  **74** 

Click here to apply your UniBucks!

96 UniBucks

69  74

Earned Amount= \$32.80  
Pending Amount= \$0.00  
Total UniBucks= \$32.80

You have at least \$25.00 in UniBucks! You can now apply them to your student loan.

\*Earn a 20% bonus when you apply UniBucks to a UNIPAC-serviced loan.

## LOYALTY REWARD PROGRAM FOR REDUCING THE BALANCE OF A LOAN OBLIGATION

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FIG. 40

The screenshot shows a Microsoft Internet Explorer browser window with the following details:

- Address Bar:** http://stage.attheu.com/atm/
- Page Title:** @theU ATM
- Header:** ATM, Apply UniBucks, UniBuck Account, Campus Store, On-Line Shopping, Textbooks, Career Center, Career Resources, Event Center, Download Music, Concert Information, Movie Reviews, Financial Aid Office, Types of FA, FA Process, FA Calendar, Scholarships, Calculators, On-Line Applications, Federal Loans, Private Loans, Borrower Responsibilities, Newspaper, Campus News, Read Trip, Travel Plans.
- Content Area:**
  - UniBucks Account:** Shows a balance of \$39.47. It includes a table of recent purchases and a "Total UniBucks" section.
  - UniBucks Purchase History:** A table showing purchases from Outpost.com, Payment, and Transfer.
  - UniBucks Summary:** A table showing the breakdown of the \$39.47 balance.
  - UniBucks Application:** A section with a "UniBucks" button and a "Click here to apply your UniBucks!" link.
  - UniBucks Logo:** A graphic of a circular UniBucks card with the number 69 and a 74' arrow.
  - UniBucks Summary:** Text: "Earned Amount= \$39.47", "Pending Amount= \$0.00".

LOYALTY REWARD PROGRAM FOR REDUCING  
THE BALANCE OF A LOAN OBLIGATION

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FIG.41A

© @theU-ATM-Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites History Mail Print Edit Discuss

Address

**@theU**

ATM  UniBuck Account

Campus Store  UniBucks

On-Line Shopping  UniBucks

Textbooks  UniBucks

Career Center  UniBucks

Career Resources  UniBucks

Event Center  UniBucks

Download Music  UniBucks

Concert Information  UniBucks

Movie Reviews  UniBucks

Financial Aid Office  UniBucks

Types of FA  UniBucks

FA Process  UniBucks

FA Calendar  UniBucks

Scholarships  UniBucks

Calculators  UniBucks

On-Line Applications:  UniBucks

Federal Loans  UniBucks

Private Loans  UniBucks

Borrower Responsibilities  UniBucks

Newspaper  UniBucks

Campus News  UniBucks

Read Tip  UniBucks

About @theU  UniBucks

Contact Us  UniBucks

FAQ  UniBucks

Sign Up  UniBucks

**Member Registration Form**

You've earned UniBucks and now it's time to apply them to reduce your student loan obligation! UniBucks can be applied to your student loan account serviced at UNIPAC or any other financial institution you designate. To apply your UniBucks, please complete the information requested below. All information is required to process your request.

First Name  Middle  Initial

Last Name  Social Security Number  (i.e. xxx-xx-xxxx)

Birth Date  (i.e. mmddyyyy)

Address  Address 2

City  State/Prov.  (Alabama)

Country  (USA) Zip/Postal Code

Internet

Done

LOYALTY REWARD PROGRAM FOR REDUCING  
THE BALANCE OF A LOAN OBLIGATION

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FIG. 41B

©@theU-ATM-Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites History Mail Print Edit Discuss

Address

**@theU**

ATM

- Apply UnBucks
- UnBuck Account
- Campus Store
- On-Line Shopping
- Textbooks
- Career Center
- Career Resources
- Event Center
- Download Music
- Concert Information
- Movie Reviews
- Financial Aid Office
- Types of FA
- FA Process
- FA Calendar
- Scholarships
- Calculators
- On-Line Applications
- Federal Loans
- Private Loans
- Borrower Responsibilities
- Newspaper
- Campus News
- Road Trip



About @theU  
Contact Us  
FAQ  
Sign Up

Birth Date   
Address   
Address 2   
City   
State/Prov.  Alabama   
Country  USA   
Zip/Postal Code   
Phone  (i.e. xxx-xxx-xxx)  
Year in School  Other-Parent, Friend, etc.   
Email

[Sign Up](#) [Campus Store](#) [ATM](#) [Admissions](#) [Financial Aid Office](#) [Campus Newspaper](#)  
[Career Center](#) [Event Center](#) [Road Trip](#) [FAQ](#) [Contact Us](#) [Order Form](#)  
[Disclaimer](#) [Privacy Statement](#) [Careers at UNIPAC](#)

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FIG. 42

Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites History Mail Print Edit Discuss

Address

**@theU**

ATM • Apply UniBucks • UniBuck Account

Campus Store • On-Line Shopping • Textbooks

Career Center • Career Resources

Event Center • Download Music

Concert Information • Movie Reviews

Financial Aid Office • Types of FA

• FA Process

• FA Calendar

• Scholarships

• Calculators

• On-Line Applications:

Federal Loans • Private Loans

• Borrower Responsibilities

Newspaper • Campus News

Road Trip • Travel Plans

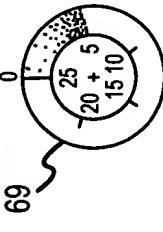


UniBucks<sup>sm</sup> Account

UniBucks can be applied to your student loan account serviced at UNIPAC or any other financial institution you designate. Please see our [FAQ's](#) for more information.

Type	Principal	Payment	Next Pmt. Due
UniBucks			

Earned Amount= \$6.42  
Pending Amount=\$0.00  
Total UniBucks= \$6.42



You can pay down your student loan\* by accumulating \$18.58 more UniBucks!

\*Earn a 20% bonus when you apply UniBucks to a UNIPAC serviced loan.

[Sign Up](#) | [Campus Store](#) | [ATM](#) | [Admissions](#) | [Financial Aid Office](#) | [Campus Newspaper](#)  
[Career Center](#) | [Event Center](#) | [Road Trip](#) | [FAQ](#) | [Contact Us](#) | [Order Form](#)  
[Legal Stuff](#) | [Privacy Statement](#) | [Careers at UNIPAC](#) | [StudentLink](#)

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http://www.athieu.com/atm/-Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites History Mail Print Edit Discuss

Address http://stage.athieu.com/atm/

**@theU**

ATM \*Apply UniBucks UniBuck Account Campus Store \*On-Line Shopping Textbooks Career Center \*Career Resources Event Center Download Music Concert Info Financial Aid Office \*College Planner \*About Financial Aid \*Scholarship Search Calculators \*Applying for Financial Aid \*Debt Management Q & A Newspaper \*Campus News Road Trip \*Travel Plans

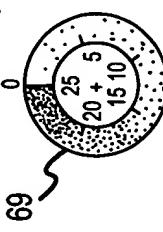


UniBucks™ Account

You may apply a minimum of \$25.00 in UniBucks towards any of the loans listed below. Please select a loan and click on the Apply button.

Type	Principal	Payment	Next Pmt. Due
Guaranteed	\$5,792.59	\$89.00	9/21/00
Consolidation	\$7,537.77	\$112.82	9/21/00
<b>UniBucks</b>	<b>88</b>	<b>Apply ⌂ 76</b>	
<b>\$25.00</b>			

If you wish to apply your UniBucks to a different loan, please select your Service here.



UniBucks

Earned Amount=\$25.78  
Pending Amount=\$1.20  
Total UniBucks= \$26.98

You have at least \$25.00 in UniBucks!

Internet

FIG. 43

LOYALTY REWARD PROGRAM FOR REDUCING  
THE BALANCE OF A LOAN OBLIGATION

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FIG. 44

© @theU Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites History Mail Print Edit Discuss

Address  Done

**@theU**

ATM Apply UniBucks UniBucks Account

Campus Store On-Line Shopping Textbooks

Career Center Career Resources Event Center Download Music Concert Information Movie Reviews

Financial Aid Office Types of FA FA Process FA Calendar Scholarships Calculators

On-Line Applications Federal Loans Private Loans Borrower Responsibilities

Newspaper Campus News Road Trip Travel Plans

About @theU Contact Us FAQ Sign Up

Apply UniBucks

UniBucks™ Account



Please select your servicer from the list below and click on Continue. If your servicer isn't in the list, or you normally mail your payment to a different address, email us and we'll add them.

98

80

Name  Address Attn: Monetary Processing Department P.O. Box 7053 Utica, NY 13504-7053

98

82

Continue

Sign Up Campus Store ATM Admissions Financial Aid Office Campus Newspaper  
Career Center Event Center Road Trip FAQ Contact Us Order Form  
Legal Stuff Privacy Statement Careers at UNIPAC StudentLink

Internet

LOYALTY REWARD PROGRAM FOR REDUCING  
THE BALANCE OF A LOAN OBLIGATION

K. Jon Kern et al.  
Application No. 09/677,401  
Attorney Docket No. 5125.02

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FIG. 45

© The U ATM-Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites History Mail Print Edit Discuss

Address

UniBucks™ Account

Please enter your account number or routing information (e.g. SSN) in the box below and click on Continue.

Apply UniBucks

UniBucks Account

Continue

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UniBucks™ Account

Sign Up | Campus Store | ATM | Admissions | Financial Aid Office | Campus Newspaper  
Career Center | Event Center | Road Trip | FAQ | Contact Us | Order Form  
Legal Staff | Privacy Statement | Careers at UNIPAC | StudentLink

Done

ATM  
Apply UniBucks  
UniBucks Account  
Campus Store  
On-Line Shopping  
Textbooks  
Career Center  
Career Resources  
Event Center  
Dominica Music  
Concert Information  
Movie Reviews  
Financial Aid Office  
Types of FA  
FA Process  
FA Calendar  
Scholarships  
Calculations  
On-Line Applications:  
Federal Loans  
Private Loans  
Borrower Responsibilities  
Newspaper  
Campus News  
Road Trip  
Travel Plans

© the U

Home | Search | Favorites | History | Mail | Print | Edit | Discuss

Address

UniBucks™ Account

Please enter your account number or routing information (e.g. SSN) in the box below and click on Continue.

Apply UniBucks

UniBucks Account

Continue

84

UniBucks™ Account

Sign Up | Campus Store | ATM | Admissions | Financial Aid Office | Campus Newspaper  
Career Center | Event Center | Road Trip | FAQ | Contact Us | Order Form  
Legal Staff | Privacy Statement | Careers at UNIPAC | StudentLink

Done

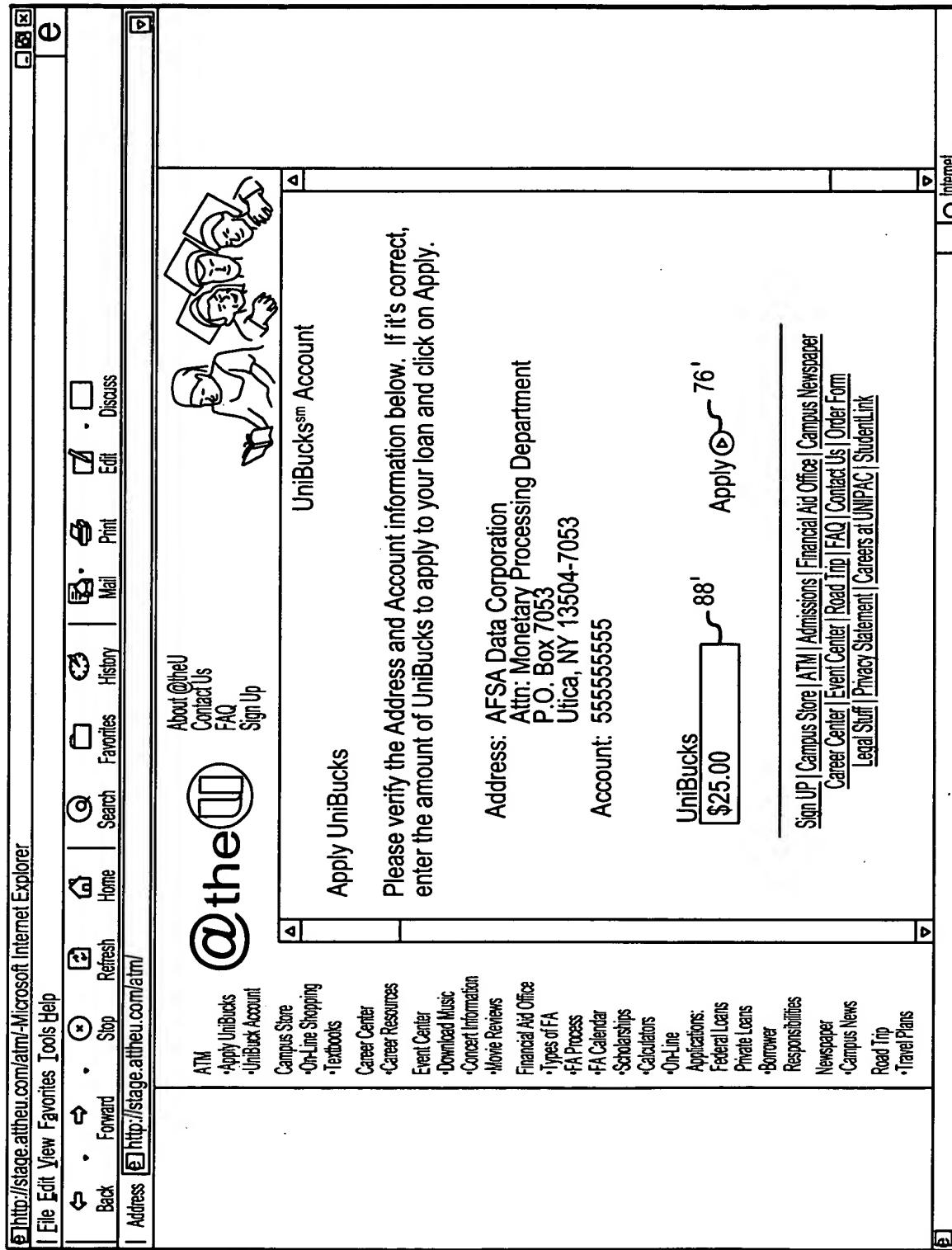
ATM  
Apply UniBucks  
UniBucks Account  
Campus Store  
On-Line Shopping  
Textbooks  
Career Center  
Career Resources  
Event Center  
Dominica Music  
Concert Information  
Movie Reviews  
Financial Aid Office  
Types of FA  
FA Process  
FA Calendar  
Scholarships  
Calculations  
On-Line Applications:  
Federal Loans  
Private Loans  
Borrower Responsibilities  
Newspaper  
Campus News  
Road Trip  
Travel Plans

## LOYALTY REWARD PROGRAM FOR REDUCING THE BALANCE OF A LOAN OBLIGATION

K. Jon Kern et al.  
Application No. 09/677,401  
Attorney Docket No. 5125.02

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FIG. 46



LOYALTY REWARD PROGRAM FOR REDUCING  
THE BALANCE OF A LOAN OBLIGATE

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Application No. 09/677,401  
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FIG. 47

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File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites History Mail Print Edit Discuss

Address

**@theU**

ATM Apply UniBucks UniBuck Account

Campus Store • On-Line Shopping • Textbooks

Career Center • Career Resources

Event Center • Download Music • Concert Information • Movie Reviews

Financial Aid Office • Types of FA • FA Process • FA Calendar

Scholarships • Calculations • On-Line Applications

Borrower Responsibilities

Newspaper • Campus News • Read Tip • Travel Plans

UniBucks Account

The UniBucks account keeps track of your @theU<sup>sm</sup> Campus Store purchase history. UniBucks, pending and actual, are also displayed here.

Merchant	Date	Amount	Rate	UniBucks	Status
Outpost.com	4/10/00	\$249.00	3.0%	\$7.47	Earned
Outpost.com	4/11/00	\$2,399.90	3.0%	\$72.00	Earned
Payment	5/15/00	\$50.00		(\$50.00)	Applied
Stephanie Butler	7/13/00	\$30.00		\$30.00	Transfer
Transfer	7/13/00	\$20.00		(\$20.00)	Transferred
				\$39.47	
				\$0.00	Pending
				\$39.47	
					Total UniBucks

Click here to apply your UniBucks!

UniBucks

Earned Amount=\$39.47

Pending Amount= \$0.00

69

0 25 20 + 5 15 10

Done

LOYALTY REWARD PROGRAM FOR REDUCING  
THE BALANCE OF A LOAN OBLIGATION

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FIG. 48

Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites History Mail Print Edit Discuss

Address

**@theU**

Campus Store • On-Line Shopping • Textbooks • Career Center • Career Resources • Event Center • Download Music • Concert Information • Movie Reviews • Financial Aid Office • Types of FA • FA Process • FA Calendar • Scholarships • Calculators • On-Line Applications • Federal Loans • Private Loans • Borrower Responsibilities • Newspaper • Campus News • Road Trip • Travel Plans

UniBucks™ Account

You do not have any earned UniBucks to transfer. If you'd like to make a purchase, please visit our Campus Store. ↗ 90

UniBucks

Earned Amount= \$0.00  
Pending Amount= \$0.00  
Total UniBucks= \$0.00

Sign Up | Campus Store | ATM | Admissions | Financial Aid Office | Campus Newspaper | Career Center | Event Center | Road Trip | FAQ | Contact Us | Order Form | Legal Stuff | Privacy Statement | Careers at UNPAC | StudentLink

Done

LOYALTY REWARD PROGRAM FOR REDUCING  
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FIG. 49

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File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites History Mail Print Edit Discuss

Address

**@theU**

ATM · Apply UniBucks · UniBuck Account

Campus Store · On-Line Shopping · Textbooks

Career Center · Career Resources

Event Center · Download Music · Concert Information

Financial Aid Office · Movie Reviews

· Types of FA · FA Process · FA Calendar

Scholarships · Calculators

On-Line Applications: · Federal Loans

Private Loans · Borrower Responsibilities

Newspaper · Campus News

Read Trip · Travel Plans

Sign Up | Campus Store | ATM | Admissions | Financial Aid Office | Campus Newspaper  
Career Center | Event Center | Read Trip | FAQ | Contact Us | Order Form  
Legal Stuff | Privacy Statement | Careers @ UniPAC

UniBucks

Earned Amount= \$6.42

Pending Amount=\$0.00

Total UniBucks= \$6.42

User Name:

UniBucks:  94

Apply

UniBucks

Done

**UniBucks<sup>sm</sup> Account**

Please enter the @theU User Name of the person to transfer UniBucks to and the number of UniBucks to transfer. When you're ready, click on the Apply button.



LOYALTY REWARD PROGRAM FOR REDUCING  
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FIG. 50

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File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites History Mail Print Edit Discuss

Address

**@theU**

ATM Apply UniBucks UniBuck Account

Campus Store On-Line Shopping Textbooks

Career Center Career Resources

Event Center Download Music Concert Information Movie Reviews

Financial Aid Office Types of FA FA Process FA Calendar Scholarships

Calculators On-Line Applications:

Federal Loans Private Loans Borrower Responsibilities

Newspaper Campus News Road Trip Travel Plans

Sign Up Campus Store ATM Admissions Financial Aid Office Campus Newspaper  
Career Center Event Center Read Tip FAQ Contact Us Order Form  
Legal Stuff Privacy Statement Careers at UNPAC

Internet

UniBucks Account

Please enter the @theU User Name of the person to transfer UniBucks to and the number of UniBucks to transfer. When you're ready, click on the Apply button.

The @theU User Name you've entered does not exist. Please check the spelling and try again.

User Name:

UniBucks:  94

Apply

Earned Amount= \$6.42  
Pending Amount=\$0.00  
Total UniBucks= \$6.42

Done

LOYALTY REWARD PROGRAM FOR REDUCING  
THE BALANCE OF A LOAN OBLIGATION

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FIG. 51

Microsoft Internet Explorer

File Edit View Favorites Tools Help

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Address

**@theU** 

UniBucks Account

About @theU  
Contact Us  
FAQ  
Sign Up

Please enter the @theU User Name of the person to transfer UniBucks to and the number of UniBucks to transfer. When you're ready, click on the Apply button.

The number of UniBucks you entered exceeds the maximum number of UniBucks you've earned. Please try a value no greater than \$6.42.

User Name:

UniBucks:  

Apply 

Earned Amount= \$6.42  
Pending Amount=\$0.00  
Total UniBucks= \$6.42

UniBucks

Financial Aid Office  
•Download Music  
•Contact Information  
•Movie Reviews  
•Event Center  
•On-Line Shopping  
•Textbooks  
•Career Center  
•Career Resources  
•Scholarships  
•Calculators  
•On-Line Applications:  
•Federal Loans  
•Private Loans  
•Borrower Responsibilities  
•Newspaper  
•Campus News  
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